

## ABSTRACT OF THE DISCLOSURE

An apparatus, system and method are provided for OTA downloading, configuring and updating application programs stored in a memory of mobile communication device. The apparatus and method include a number of downloadable or “built-in” application-based programs that efficiently perform the following: customizing services from various service providers via internet or call centers; downloading new applications and updating existing applications via short, wireless messages from application servers to the mobile device; notifying service providers through internet protocol between wireless application servers and service providers; uploading and registering new applications to wireless application servers from developers through the internet; and parsing short, wireless messages from messaging centers using application managers to distinguish between command messages for applications and regular text messages. The application manager, in combination with the call center and application servers, provides end-to-end data communication such that incompatible protocols are transparent to the wireless device and various service providers.

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